# Personal wellbeing plan

*This plan is designed to help small business owners who operate alone to address the challenges unique to them.*

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| **Step** | **Examples** | **Actions** |
| **1.**My reasons for having a small business | * Remind yourself why you decided to start your business. These include practical reasons (earning income) and broader motivators. Autonomy - running my own race.
* To put food on the table and pay the bills.
* The business operates in a field I’m passionate about.
* Building something significant would be a great achievement.
 | List as many of your personal reasons for having a small business as you can. |

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| **2.**Triggers that raise my stress levels | * It’s likely certain things raise your stress levels and make distressing or challenging situations more difficult to manage. If you know what your triggers are, then you can anticipate them and put strategies in place to manage them effectively. Having enough funds available to start the business.
* Completing paperwork and compliance documentation.
* Establishing your brand, products and prices.
* Building a customer base and maintaining ongoing business.
* Managing cash flow.
* External pressures e.g. competitor activities, online reviews.
* Managing the ebbs and flows of activity in the business
* Obtaining support when you need it.
* Meeting the financial expectations of a partner or spouse.
* Making enough time for family and friends.
 | **List your main triggers and how you can address them.** |
| **3.**My warning signs | Warning signs are changes in thoughts, moods or behaviours that suggest you may be experiencing stress or burnout. Knowing your warning signs can help you take action early.**Personal signs**

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| * Irritable
* Angry
* Anxious
* Procrastinating
* Forgetful
 | * Difficulty sleeping
* Withdrawn
* Low energy
* Increasing alcohol use
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**At-work signs*** Difficulty concentrating and not meeting deadlines often
* Lower than normal work standards (less engaged, less attention to detail)
* Often anti-social with colleagues, customers and clients
* Slow paying regulatory expenses (service providers, suppliers and wages)
* Negative and not solution focused
 | List as many of your personal warning signs as you can and actions that will help you address them. |
| **4.**Positive work habits that improve my situation | Actions that improve your personal work environment and practices can help you feel more at ease in times of stress, and in the long term, prevent burnout.* Be realistic about what you can achieve.
* Organise your business systems.
* Understand that others know small business isn’t easy
* Keep the hours you work in check.
* Invest in the right gear and equipment.
* Talk to banks, ATO and creditors.
* Stay in touch with family and friends.
* Develop interests outside of work.
* Eat well, prioritise sleep, stay physically fit.
* Persevere with your *Personal wellbeing plan.*
* Be aware of the warning signs.
 | List the things you believe you can do, by and for yourself, to maintain your wellbeing in and outside of work. |
| **5.**Positive actions I can take to make things better for others | * Doing things for others is sometimes the best thing we can do for ourselves. Even if it’s just honest gratitude, small acts of kindness quickly add up and make us feel good.Offer advice and support to other small business owners.
* Grab a coffee to check-in with suppliers and work contacts.
* Be there for family and friends.
 | List some things you believe you can do with and for others to maintain your wellbeing. |
| **6.**My plan if I’m unable to work | Sometimes people simply need to take time out from work to recover and regain their mental strength. Although you may never need to do this, it’s important to develop a plan of action anyway, just in case you need to consider it one day.* Consider the possibility of putting your work on hold for a period of time and possibly training a family member to manage the business in your absence.
* Consider taking out income-protection.
* Talk to your financial advisor and determine if you have a safety net available (superannuation or insurance cover).
* Talk to your accountant, business advisor or mentor about developing a financial plan as support if needed.
* Connect with others in your industry to outsource work or job-share where possible.
* Talk to your clients and other stakeholders about your situation to see how they may be able to support you.
* Talk to the ATO or Centrelink for support and advice.
* Contact government agencies for assistance with dispute resolution.
* Contact the Australian Government’s Department of Human Services to see if there are any benefits available to you.
 | List what actions you could take if you were unable to run your business. |
| **7.**My Return to Work Plan | If you take some time away from work, it’s important to plan your return to work in a way that supports your mental health and wellbeing. For some people, a gradual return to work is ideal, rather than taking on a full-time role.* How many hours a week will you do? Will they increase?
* What tasks will you undertake each week?
* Can you talk to a business advisor or mentor about identifying duties and a return to work timeline?
* Who do you need to communicate your plan to and who can support you? (Customers, suppliers, colleagues).
* Where will you work? At your office or at home?
* What information do you need to resume your role?
* How can you plan for your continued health treatment?
* What do you plan to do differently when you return to work to protect your mental health and wellbeing?
 | List the things you need to consider if you return to work after some time off. A full Return to Work Template is available here. |
| **8.**Friends, family and work contacts who are supportive | Trusted friends, family and work contacts can help you feel better by providing practical support or being there to listen.* Work contact/coffee buddy.
* Close friend or family member.
* Accountant, business advisor or mentor.
* Industry association or local community groups.
 | Write down the names and contact details of your main supporters. Try to include at least one person you deal with through work.  |
| **9.**Professional support I can call on | Professional support is always available when you need it. In an emergency, always call 000 (triple zero).* GP or mental health professional.
* Your workplace Employee Assistance Program.
* [Beyond Blue forums or Support Service](http://www.beyondblue.org.au/get-support) **1300 22 4636**
* Lifeline **13 11 14**
* MensLine Australia **1300 78 99 78**
* [Online and phone resources](http://www.headtohealth.gov.au) such as Heads Up.
 | List the names, numbers and/or locations of mental health professionals, crisis teams, hospitals and support services you can contact.  |